

Benefit Focus News

Office of Group Insurance



JANUARY 2016



Benefits at a Glance

The Office of Group Insurance administers the group insurance plans: medical, dental, vision, basic life, voluntary term life, short and long-term disability, employee assistance program (EAP), flexible spending and prescription drug. Additionally we administer the retiree medical plan.

Employees can choose from a PPO, traditional, or high deductible plan that includes vision, dental, prescription drug and preventive care coverage. Dependents can be added or removed at any time. Our insurance carrier is Blue Cross of Idaho.

All eligible employees receive basic life insurance as part of their benefits package. The state pays the premium for this benefit and there is no cost to employees. Additional life insurance is offered through the Voluntary Term Life Policy.

Stanley, Hunt, Dupree, & Rhine is our vendor for flexible spending accounts. For more information on what expenses are eligible please visit www.shdr.com.

Guidance Resources provided by ComPsych is your source for EAP services. Benefit eligible employees and their families are eligible to utilize the plan. To access the resources, visit www.guidanceresources.com.

For more information, including contracts and coverages, please visit ogi.idaho.gov or contact the Office of Group Insurance at 208-332-1860 or ogi@adm.idaho.gov.

thriveidaho

Are you one of over **830** State of Idaho employees who earned a \$250 wellness reward this quarter? **Congratulations!** Blue Cross will mail the checks out at the end of January.

To receive a check in January you needed to earn 85 or more points by December 31st and be an active employee for payroll processing purposes.

As a reminder the \$250 cash reward is subject to taxes and payroll deductions. These deductions happen through your regular payroll about a month after the checks are mailed.

For more information about getting started with **thriveidaho** and earning your reward, please visit thrive.idaho.gov.



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SAVE MONEY ON PRESCRIPTIONS



Generic medicines are less expensive copies of brand-name medicines. Ask your doctor or pharmacist if you can take a generic equivalent for the brand-name medicine that you take now.

Generic equivalents are made according to the same strict U.S. Food and Drug Administration (FDA) standards as brand-name drugs. So generics have the same quality, strength, purity, and stability as their more expensive brand names.

Unfortunately, generic equivalents are not available for every brand-name medicine. If there is not an equivalent, ask your doctor if there is a similar medicine in the same class that may be less expensive or that has a generic equivalent.

Shop around for the best deal on medicines. The retail cost can vary widely from pharmacy to

pharmacy. Some pharmacies match the price that other pharmacies charge.

Finding a good deal is important, but be sure that your pharmacist (or pharmacists) knows your medical history, including all the medicines you take both prescription and over-the-counter (nonprescription) drugs as well as dietary supplements and herbs even if you didn't get them at that particular pharmacy. That way he or she can provide valuable advice about any potential for drug interactions, side effects, or other problems.

Search the Healthwise library at members.bcidaho.com for more information on this topic.



The Office of Group Insurance provides for the negotiation, purchase, and communication of the most competitive and cost effective employee group insurance programs for the state of Idaho employees, retirees, and their eligible dependents.

Back by popular demand, the **thriveidaho Water Works challenge!**

This challenge will run from **Feb 1 - Feb 29** and will encourage participants drink more water and experience the health benefits of proper hydration.

Sign-up starting on Jan. 25th in the **thriveidaho** wellness portal at members.bcidaho.com. When you complete the challenge you'll earn 10 **thriveidaho** points.

Just getting started with **thriveidaho**? Visit thrive.idaho.gov and learn how you can earn points and the \$250 reward.

Read the latest **thriveidaho** champion stories and be inspired to take the next step towards greater well-being. thrive.idaho.gov/champions

Contact the Office of Group Insurance

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For comments or suggestions for future editions of Benefit Focus, please email: ogi@adm.idaho.gov.